

Fill in this information to identify the case:

Debtor 1 Samuel Brown, dba Fix it Brown

Debtor 2 Delores Brown
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 18-30313-jda

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Lodge Series III Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account: 8 0 1 0

Date of payment change:
Must be at least 21 days after date of this notice 03/30/2020

New total payment: \$ 690.40
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 183.94 New escrow payment: \$ 128.75

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Samuel Brown

First Name Middle Name Last Name

Case number (if known) **18-30313-jda****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date **01/17/2020**

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**

Analysis Date: January 08, 2020

SAMUEL BROWN
DELORES BROWN
C/O GEORGE E JACOBS
2425 S LINDEN RD STE C
FLINT MI 48532

Loan: XXXXXXXXXX

Property Address:
1615 BELLCREEK DRIVE
FLINT, MI 48504

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Dec 2018 to Feb 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Mar 30, 2020:
Principal & Interest Pmt:	561.65	561.65
Escrow Payment:	183.94	128.75
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$745.59	\$690.40

Escrow Balance Calculation	
Due Date:	Dec 30, 2018
Escrow Balance:	(1,400.35)
Anticipated Pmts to Escrow:	2,759.10
Anticipated Pmts from Escrow (-):	100.38
Anticipated Escrow Balance:	\$1,258.37

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Dec 2018				1,938.92	*	0.00	(1,938.92)
Dec 2018				75.47	* City/Town Tax	0.00	(2,014.39)
Jan 2019		322.46			*	0.00	(1,691.93)
Feb 2019				99.68	* Escrow Disbursement	0.00	(1,791.61)
Mar 2019		322.46			*	0.00	(1,469.15)
Mar 2019				50.19	* Escrow Disbursement	0.00	(1,519.34)
Apr 2019		322.46			*	0.00	(1,196.88)
Apr 2019				50.19	* Escrow Disbursement	0.00	(1,247.07)
May 2019		322.46			*	0.00	(924.61)
May 2019				50.19	* Escrow Disbursement	0.00	(974.80)
Jun 2019				50.19	* Escrow Disbursement	0.00	(1,024.99)
Jul 2019				50.19	* Escrow Disbursement	0.00	(1,075.18)
Jul 2019				865.55	* City/Town Tax	0.00	(1,940.73)
Aug 2019		367.88			*	0.00	(1,572.85)
Aug 2019				50.19	* Escrow Disbursement	0.00	(1,623.04)
Sep 2019		183.94			*	0.00	(1,439.10)
Sep 2019				50.19	* Escrow Disbursement	0.00	(1,489.29)
Oct 2019		183.94			*	0.00	(1,305.35)
Oct 2019		183.94			*	0.00	(1,121.41)
Oct 2019				50.19	* Forced Place Insur	0.00	(1,171.60)
Nov 2019		183.94			*	0.00	(987.66)
Nov 2019				49.63	* Forced Place Insur	0.00	(1,037.29)
Dec 2019		183.94			*	0.00	(853.35)
Dec 2019				77.21	* City/Town Tax	0.00	(930.56)

Dec 2019		49.46	* Forced Place Insur	0.00	(980.02)
Dec 2019		370.14	* Escrow Disbursement	0.00	(1,350.16)
Jan 2020		50.19	* Forced Place Insur	0.00	(1,400.35)
			Anticipated Transactions	0.00	(1,400.35)
Jan 2020	2,575.16	50.19	Forced Place Insur		1,124.62
Feb 2020	183.94	50.19	Forced Place Insur		1,258.37
	<u>\$0.00</u>	<u>\$5,336.52</u>	<u>\$0.00</u>	<u>\$4,078.15</u>	

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed 0.00.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Analysis Date: January 08, 2020

SAMUEL BROWN

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,258.37	394.19
Mar 2020	128.75	50.19	Forced Place Insur	1,336.93	472.75
Apr 2020	128.75	50.19	Forced Place Insur	1,415.49	551.31
May 2020	128.75	50.19	Forced Place Insur	1,494.05	629.87
Jun 2020	128.75	50.19	Forced Place Insur	1,572.61	708.43
Jul 2020	128.75	50.19	Forced Place Insur	1,651.17	786.99
Aug 2020	128.75	865.55	City/Town Tax	914.37	50.19
Aug 2020		50.19	Forced Place Insur	864.18	0.00
Sep 2020	128.75	50.19	Forced Place Insur	942.74	78.56
Oct 2020	128.75	50.19	Forced Place Insur	1,021.30	157.12
Nov 2020	128.75	50.19	Forced Place Insur	1,099.86	235.68
Dec 2020	128.75	77.21	City/Town Tax	1,151.40	287.22
Dec 2020		50.19	Forced Place Insur	1,101.21	237.03
Jan 2021	128.75	50.19	Forced Place Insur	1,179.77	315.59
Feb 2021	128.75	50.19	Forced Place Insur	1,258.33	394.15
	<u>\$1,545.00</u>	<u>\$1,545.04</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 257.51 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed 0.00

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,258.37. Your starting balance (escrow balance required) according to this analysis should be \$394.19. This means you have a surplus of 864.18.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 1,545.04. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	128.75
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$128.75</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
FLINT DIVISION**

In Re:

Case No. 18-30313-jda

Samuel Brown, dba Fix it Brown
Delores Brown

Chapter 13

Debtors.

Judge Joel D. Applebaum

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on January 17, 2020 to the following:

Samuel Brown, dba Fix it Brown, Debtor
1615 Bell Creek Dr.
Flint, MI 48504

Delores Brown, Debtor
1615 Bell Creek Dr.
Flint, MI 48504

George E. Jacobs, Debtors' Counsel
george@bkclawoffice.com

Carl Bekofske, Trustee
ecf@flint13.com

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor